

Business Protector Benefit for professionals

Get a monthly income for up to 24 months if you're a self-employed professional and can't perform your occupation because of a critical illness, defined impairment or disability



If you are professionally qualified and run your own business, you don't have the luxury of paid sick leave because if you are unable to perform your occupation, you don't earn any money.

As a self-employed professional, not being able to perform your occupation has a serious impact on your business and your personal long-term journey to success.

Myriad's Business Protector Benefit for professionals looks after you and your business

The business protector for professionals pays a monthly income for up to 24 months if you suffer a temporary or permanent disability because of an illness, bodily injury or a defined impairment.

This benefit gives you complete income protection for up to 100% of your professional fees.

Protect your business and unlock more value

With our business protector for professionals, you're investing in your future business continuity, in case something happens. You also get the following additional benefits and features:

- You can increase your benefit amount without medical underwriting if your income increases by more than the benefit amount increase.
- If you are totally and permanently disabled or qualify for a 100% functional impairment claim, you will get the first three monthly payments, and then the remaining monthly payments as a lump sum.
- If you are below the age of 30 and have a valid claim, your monthly post-claim benefit amount will increase by an extra percentage.
- If the full benefit amount has been paid for three continuous months, you will qualify for a Partial Claim Upgrade and we will continue to pay the full benefit amount provided you are partially disabled after these three months.

Momentum Myriad's Business Protector Benefit for professionals

We've designed our business protection benefits to give you the most comprehensive cover in the South African market.



LifeReturns®, save on your premium

LifeReturns® is a modern risk selection and pricing mechanism that accurately determines your life insurance risk. By completing a quick and easy digital health screening with your smartphone, a process similar to taking a selfie video, we can assess your health risk factors and give you a personalised **discount of up to 35% on your life insurance premiums.**

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